



## Citizens Tri-County Bank

March 8, 2006

Robert E. Feldman  
Executive Secretary  
Federal Deposit Insurance Corporation  
550 17th Street, N.W.  
Washington, D.C. 20429

### Re Comments Regarding Wal-Mart Application for Insurance and Industrial Bank Charter

Dear Mr. Feldman,

I strongly oppose the application of Wal-Mart Stores, Inc., for Federal deposit insurance coverage for an ILC charter in Utah. As a community banker, I believe that allowing Wal-Mart to own a bank charter and potentially open branches in its network of stores would do irreparable damage to my community and my institution, and pose a severe systemic risk to our nation's economy.

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Sincerely,

*Jan Brewer*

ALTAMONT  
(931) 692-3221

DUNLAP  
(423) 949-2173

JASPER  
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MONTEAGLE  
(931) 924-4242

PALMER  
(931) 779-3288

PIKEVILLE  
(423) 447-2107

McMINNVILLE DOWNTOWN  
(931) 473-5561

SIGNAL MOUNTAIN  
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SODDY DAISSY  
(423) 332-7110

SOUTH PITTSBURG  
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*Lynn Holloway*

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*Sharon Kenner*

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Sincerely,

ALFAMONT  
(931) 692-3221

BUN LAP  
(423) 949-2173

CASPER  
(423) 942-1990

MONTEAGLE  
(931) 974-4242

PALMER  
(931) 779-3288

PIKEVILLE  
(423) 447-2107

McMINNVILLE DOWNTOWN  
(931) 473-5561

SH. A. MOUNTAIN  
(423) 886-2808

COODY DAIRY  
(423) 437-7110

SOUTH PITTSBURGH  
(423) 837-8645

TRACY CITY DEPOT  
(931) 592-2741

TRACY CITY  
(931) 592-9221

WHITWELL  
(423) 658-5880

McMINNVILLE PLAZA  
(931) 507-2265



## Citizens Tri-County Bank

March 8, 2006

Robert E. Feldman  
Executive Secretary  
Federal Deposit Insurance Corporation  
550 17th Street N.W.  
Washington, D.C. 20429

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Sincerely,

ALTAMONT (931) 692-3221	DUNLAP (423) 447-2173	JASPER (423) 942-1940	MONTAGUE (931) 924-4242	PALMER (931) 779-3288	PIKEVILLE (423) 447-2107	McMINNVILLE DOWNTOWN (931) 473-5561
SIGNAL MOUNTAIN (423) 886-7668	SODDY DUNSMUIR (423) 732-7150	SOUTH PITTSBURGH (423) 837-8645	TRACY CITY DEPOT (931) 462-2741	TRACY CITY (931) 592-9211	WHITWELL (423) 658-5880	McMINNVILLE PLAZA (931) 507-2265





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Sincerely,

*Sharon Hansen*

ALTAMONT (931) 692-3221	DUNLAP (423) 949-2173	JASPER (423) 942-1990	MONTEAGUE (931) 924-4242	PALMER (931) 779-3288	PIKEVILLE (423) 447-2107	MC MINNVILLE DOWNTOWN (931) 473-5561
SIGNAL MOUNTAIN (423) 786-7868	SODDY DAVIS (423) 332-7110	SMITH FITZPATRICK (423) 837-8645	SPRING CITY DEER (931) 392-2741	TRACY CITY (931) 592-9221	WHITFIELD (423) 658-5880	MC MINNVILLE PLAZA (931) 507-2265



## Citizens Tri-County Bank

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SIGNAL MOUNTAIN (423) 886-2608	SOUTH DAYTON (423) 332-7110	SOUTH PITTSBURGH (423) 837-8645	TRACY CITY DEPOT (931) 592-2741	TRACY CITY (931) 592-9221	WATKINSVILLE (423) 678-5880	MC MINNIEVILLE PLAZA (931) 507-2265



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STAMONT  
(931) 692-3221

DUNLAP  
(423) 949-2174

JASPER  
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MONTEAGUE  
(931) 924-4242

PALMER  
(931) 779-3288

PIKEVILLE  
(423) 447-2107

McMINNVILLE DOWNTOWN  
(931) 473-5561

SHAL MOUNTAIN  
(423) 886-2868

SOLEY DALE  
(423) 232-7110

SOUTH PITTSBURGH  
(423) 837-8645

TRACY CITY DEPOT  
(931) 592-2741

TRACY CITY  
(931) 592-9221

WILLIAMS  
(423) 658-5880

McMINNVILLE PLAZA  
(931) 507-2265



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Sincerely,

Melinda Chance

ALFAMONT  
(931) 692-3221

DUNLAP  
(423) 949-2173

JASPER  
(423) 942-1990

MONTEACLE  
(931) 924-4242

PALMER  
(931) 779-3288

PIKEVILLE  
(423) 447-2107

MCMINNVILLE DOWNTOWN  
(931) 473-5561

NEW MARKET  
(423) 886-2868

JODDY DAISY  
(423) 332-7111

SOUTH FORTS BRK.  
(423) 837-8645

TRACY CITY  
(931) 922-2741

TRACY CITY  
(931) 592-9221

WHITWELL  
(423) 658-5880

MCMINNVILLE LEWISDALE  
(931) 507-2265



## Citizens Tri-County Bank

March 8, 2006

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ALTAMONT  
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DUN LAP  
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HASLER  
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MONTAGUE  
(931) 924-4242

PALMER  
(931) 779-3288

PIKEVILLE  
(423) 447-2107

MCMINNVILLE DOWNTOWN  
(931) 473-5561

TRIMOUNTAIN  
(423) 886-2868

SODDY DISC  
(423) 732-7110

WATKINSVILLE  
(423) 837-8645

WINDY HOLLOW  
(931) 592-2747

TRACY CITY  
(931) 592-9221

WHITWELL  
(423) 658-5880

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(931) 507-2265



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Sincerely,

*Bobbie Williams*

ALTAMONT (931) 692-3221	DUNLAP (423) 949-2173	JASPER (423) 942-1990	MONTEAGUE (931) 924-4242	PALMER (931) 779-3288	PIKEVILLE (423) 447-2107	MCMINNVILLE DOWNTOWN (931) 473-5561
SOUTH MOUNTAIN (423) 886-2868	SCOTSDALE (423) 322-7170	SOUTH PITTSBURG (423) 837-8615	TRACY CITY-DEPOI (931) 592-2741	TRACY CITY (931) 592-9221	WHITWELL (423) 658-5880	MCMINNVILLE PLAZA (931) 507-2265





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Sincerely,

ALTAMONT (931) 692-3221	DUNLAP (423) 949-2173	JASPER (423) 942-1990	MONTEAGUE (931) 924-4242	PALMER (931) 779-3286	PIKEVILLE (423) 447-2107	McMINNVILLE DOWNTOWN (931) 473-5561
SIGNAL MOUNTAIN (423) 880-2868	SODDY DAFSV (423) 372-7110	SOUTH PITTSBURGH (423) 837-8645	TRACY CITY-DEPOT (931) 552-2741	TRACY CITY (931) 592-9221	WHITWELL (423) 658-5880	McMINNVILLE PLAZA (931) 507-2265



## Citizens Tri-County Bank

March 8 2006

Robert E. Feldman  
Executive Secretary  
Federal Deposit Insurance Corporation  
550 17th Street, N.W.  
Washington, D.C. 20429

### Re Comments Regarding Wal-Mart Application for Insurance and Industrial Bank Charter

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Sincerely,

*Danya R. Melton*

AITAMONT  
(931) 692-3221

DUNI AP  
(423) 949-2173

JASPER  
(423) 942-1990

MONTEAGUE  
(931) 924-4242

PALMER  
(931) 779-3288

PIKEVILLE  
(423) 447-2107

McMINNVILLE DOWNTOWN  
(931) 473-5561

SIGNAL MOUNTAIN  
(423) 886-2868

SOODY DALES  
(423) 722-7111

SOUTH PITTSBURGH  
(423) 837-8645

TRACY CITY-DEPOI  
(931) 592-2741

TRACY CITY  
(931) 592-9221

WHITWELL  
(423) 658-5880

McMINNVILLE PLAZA  
(931) 507-2265



## Citizens Tri-County Bank

March 8 2006

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Sincerely,

*Melissa E. Sumner*

ALTA MONT (931) 692-3221	DUNLAP (423) 949-2173	JASPER (423) 942-1990	MONTEAGUE (931) 924-4242	PALMER (931) 779-3288	PIKEVILLE (423) 447-2107	MC MINNIEVILLE DOWNTOWN (931) 473-5561
SIGNAL MOUNTAIN (423) 886-2868	SODDY DAISSY (423) 332-7111	SOUTH PITTSBURGH (423) 637-3645	TRACY CITY DEPOT (931) 924-2741	TRACY CITY (931) 592-9221	WHITE HILL (423) 658-5880	MC MINNIEVILLE PLAZA (931) 501-2265



## Citizens Tri-County Bank

March 8, 2006

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AITAMONT  
(931) 692-3221

DUNLAP  
(423) 949-2113

JASPER  
(423) 942-1990

MONTEAGLE  
(931) 924-4242

PALMER  
(931) 779-3288

PIKEVILLE  
(423) 447-2107

McMINNVILLE DOWNTOWN  
(931) 473-5561

SIGNAL MOUNTAIN  
(423) 866-7868

SODDY DAISSY  
(423) 322-7119

SOUTH PITTSBURG  
(423) 837-8645

TRACY CITY DEPOT  
(931) 372-2741

TRACY CITY  
(931) 592-9221

WHITWELL  
(423) 658-5880

McMINNVILLE PLAZA  
(931) 507-2265



## Citizens Tri-County Bank

March 8, 2006

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DUNN AP  
(423) 949-2173

JASHER  
(423) 942-1996

MONTEAGLE  
(931) 924-4242

PALMER  
(931) 779-3288

PIKEVILLE  
(423) 447-2107

MCMINNVILLE DOWNTOWN  
(931) 473 5561

SOUTH MOUNTAIN  
(423) 866-2868

SOEDY DAISY  
(423) 332 7110

SOUTH PITTS. BURG  
(423) 837-8645

TRACY CITY DEPOT  
(931) 592-2741

TRACY CITY  
(931) 592-9221

WHITWELL  
(423) 658-5886

MCMINNVILLE PLAZA  
(931) 507-2465



## Citizens Tri-County Bank

March 8 2006

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ALTAMONT  
(931) 692-3721

DUMM AP  
(423) 949-2173

JASPER  
(423) 942-1990

MONTEAGUE  
(931) 924-4242

PALMER  
(931) 779-3288

PIKEVILLE  
(423) 447-2107

McMINNVILLE DOWNTOWN  
(931) 473-5561

SNAIL MOUNTAIN  
(423) 586-2868

SODDY DYSART  
(423) 722-7110

SMITH PITTSBURGH  
(423) 837-3635

TRACY CITY-DEPOT  
(931) 592-2741

TRACY CITY  
(931) 592-9221

WHITWELL  
(423) 658-5880

McMINNVILLE PLAZA  
(931) 507-2265





## Citizens Tri-County Bank

March 8, 2006

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Sincerely,

*Darlene Carlton*

ALTAMONT  
(931) 692-3221

DUNLAP  
(423) 949-2172

JASPER  
(423) 942-1990

MONTAGUE  
(931) 924-4242

PALMER  
(931) 779-3288

PIKEVILLE  
(423) 447-2107

MC MINNVILLE DOWNTOWN  
(931) 473-5561

SIGNAL MOUNTAIN  
(423) 856-2568

SODDY DAVIS  
(423) 322-7110

SOUTH FITTSBURG  
(423) 837-8615

TRACY CITY-DEPT  
(931) 922-2741

TRACY CITY  
(931) 592-9221

WHITWELL  
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SIGNAL MOUNTAIN (423) 886-2868	SODDY DAISY (423) 332-7110	SOUTH PITTSBURG (423) 837-8645	TRACY CITY-DEPOT (931) 592-2741	TRACY CITY (931) 592-9221	WHITWELL (423) 658-5880	McMINNVILLE PLAZA (931) 507-2265



## Citizens Tri-County Bank

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Sincerely,

ALTAMONT  
(931) 692-3221

DUNLAP  
(423) 949-2173

JASPER  
(423) 942-1990

MONTEAGLE  
(931) 924-4242

PALMER  
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PIKEVILLE  
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SODDY DAISY  
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TRACY CITY  
(931) 592-9221

WHITWELL  
(423) 658-5880

McMINNVILLE PLAZA  
(931) 507-2265



## Citizens Tri-County Bank

March 8, 2006

Robert E. Feldman  
Executive Secretary  
Federal Deposit Insurance Corporation  
550 17th Street, N.W.,  
Washington, D.C. 20429

**Re: Comments Regarding Wal-Mart Application for Insurance and Industrial Bank Charter**

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*Patricia L. Boston*

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McMinnville Mountain

SODDY DAISY

SOUTH PITTSBURG

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*Crystal Smith*

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Sincerely, *Donna S Keith*

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Sincerely,

*Crystal Watson*

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DUNLAP  
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## Citizens Tri-County Bank

March 8, 2006

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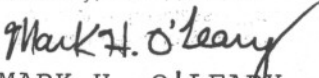
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MARK H. O'LEARY

EMAIL: [moleary@ctcbonline.com](mailto:moleary@ctcbonline.com)

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Sincerely,

*Suzanne Walker*

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Sincerely,

*Lauren Han*

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*Geraldine Goster*

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Sincerely,

*Michael Cunningham*

ALTAMONT  
(931) 692-3221

DUNLAP  
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JASPER  
(423) 942-1990

MONTEAGLE  
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## Citizens Tri-County Bank

March 8, 2006

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*Janice J. Owell*

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*Mitch S. Hankins*

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*Beam Seals*

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## Citizens Tri-County Bank

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*Yelissa L Smith*

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*Carolyn Harvey*

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Sincerely,

*Kathy Sapp*

ALTAMONT  
(931) 692-3221

DUNLAP  
(423) 949-2173

JASPER  
(423) 942-1990

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## Citizens Tri-County Bank

March 8, 2006

Robert E. Feldman  
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Federal Deposit Insurance Corporation  
550 17th Street, N.W.,  
Washington, D.C. 20429

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Sincerely,

*Vicki Smith*

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Sincerely,

*Sharon Barnes*

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*Melanie Johnson*

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